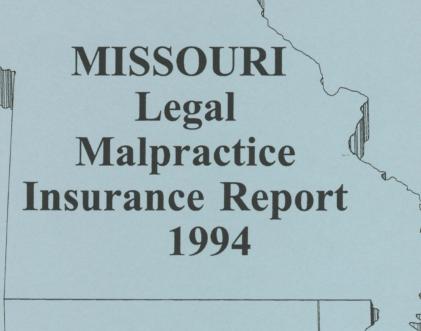
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Missouri Department of Insurance Statistics Section December 1995

MISSOURI LEGAL MALPRACTICE INSURANCE REPORT 1994

Missouri Department of Insurance Statistics Section December 1995

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LEGAL MALPRACTICE INSURANCE REPORT EXECUTIVE SUMMARY

This report is a summary of Legal Malpractice insurance experience in Missouri for the years 1985 through 1994. The charts, graphs and tables in the first seven sections of this report which contain closed claim information were constructed from data collected by the Missouri Department of Insurance as required by Section 383.077 RSMo. Premium and loss data, obtained from the Missouri Page 14 Supplement, are presented in the final section.

In 1994 the loss ratio for legal malpractice insurance in Missouri was 101%, compared to the 10-year loss ratio of 71%. Of all claims closed, 318 (21%) were closed with payment. Claims settled through court proceedings totaled 152, however, only 16% of these claims were closed with payment. The total number of claims closed in 1994 was 317, a 28% increase from the previous year. Between the years 1985 and 1994, 1,495 legal malpractice claims were closed in Missouri.

The cost to an insurer - the loss adjustment expense, or LAE, (i.e. legal fees, claims adjustment costs, etc.) - for settling legal malpractice cases has fluctuated over the past 10 years. In 1994, the average loss adjustment expense for all claims closed with payment was \$16,682, while the expenses for all claims, closed with or without payment, averaged only \$5,805. The highest average loss adjustment expense for claims closed with payment occurred in 1989 at \$82,000. However, since the majority of claims closed in 1989 were closed without payment, costing an average of \$2,743 in expenses to settle, the average LAE for all claims closed in 1989 amounted to only \$20,124.

In Sections II to VII, indemnities paid on closed claims have been categorized by various claim characteristics. The number of closed claims, average paid claim, and the total amount paid are included in each of these six sections. The categories used for the indemnity analysis are:

- Area of law in which the insured was retained by the claimant
- Major activity in which the lawyer was engaged at the time the alleged error or omission occurred
- Alleged error or omission which was the most significant reason for making the claim

- The legal disposition of the claim at the closing date
- The number of years the insured had been in practice at the time of the alleged error or omission
- The relationship of the insured to the claimant

The largest percent of claims closed in 1994 (92 out of 317) were initiated by plaintiffs in bodily injury/property damage cases (BI/PD - Plaintiff).

Dissatisfaction regarding consultation or advice resulted in the highest average per paid claim in 1994 at \$558,566 and over the 10-year period at \$184,460. However, the largest proportion of all claims closed in 1994, as well as 1985 - 1994, occurred during the commencement of action or proceeding. Planning or strategy error and procrastination or lack of follow-up were the most common reasons stated for filing a claim, of all claims closed in 1994. Failure to ascertain deadline correctly was the alleged error/omission that generated the largest number of claims over the 10-year span with 151, followed by planning or strategy error with 148 closed claims. Forty-three percent (43%) of all claims paid during 1994 were settled before the claimant filed a suit or demanded a hearing.

In the last two sections of the indemnity analysis, years admitted to practice and insured/claimant relationship, only the 10-year combined experience is reported. The three divisions of years admitted to practice are: under 4 years, 4 to 10 years, and over 10 years. The largest proportion of losses (74%) occurred in the last subdivision, over 10 years admitted to practice. The insured's relationship to the claimant is partitioned into four subclasses: free legal service, member of pre-paid legal plan, client other than the preceding, and non-client. The most claims occurred in the category of client other than the preceding (i.e. client that did not receive free legal service and client that is not a member of a pre-paid legal plan). However, the highest average per paid claim of \$244,378 was paid to non-clients.

Only eight companies have reported writing legal malpractice insurance and submitted closed claim data in Missouri during 1994. The Bar Plan Mutual Insurance Company, has commanded at least 70% of legal malpractice insurance market in this state each year since 1986.

Copies of this report will be made available in braille, large print, or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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TEN YEAR SUMMARY (1985 - 1994)

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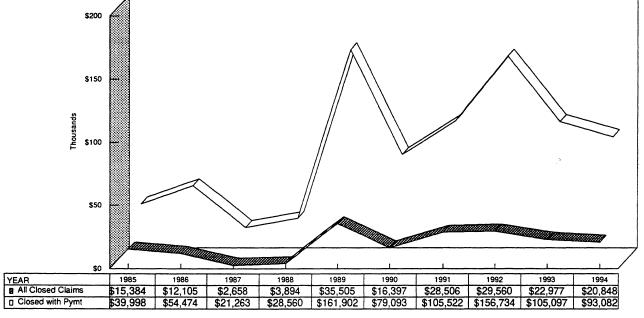
MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE EXPERIENCE TEN YEAR SUMMARY

(1985 - 1994)

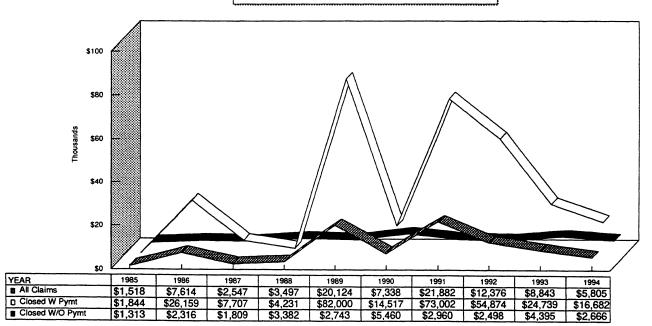
		INDEM	IITY PAID	LOSS EXPENSES		
Number of Claims	Percent of Claims	Total Claims Paid	Average Claim Paid	Total Expenses Paid	Average Expense Paid	
1,495	100.0%	32,900,439	22,0	15,733,596	10,524	
318	21.3%	32,900,439	103,461	11,875,913	37,346	
1,177	78.7%	0	0	3,857,683	3,278	
152	10.2%	6,523,899	42,920	3,703,028	24,362	
25	1.7%	6,523,899	260,956	2,371,726	94,869	
	1,495 318 1,177	Claims Claims 1,495 100.0% 318 21.3% 1,177 78.7% 152 10.2%	Number of Claims Percent of Claims Total Claims 1,495 100.0% 32,900,439 318 21.3% 32,900,439 1,177 78.7% 0 152 10.2% 6,523,899	Claims Paid Paid 1,495 100.0% 32,900,439 22,007 318 21.3% 32,900,439 103,461 1,177 78.7% 0 0 152 10.2% 6,523,899 42,920	Number of Claims Percent of Claims Total Claims Paid Average Claim Paid Total Expenses Paid 1,495 100.0% 32,900,439 22,0% 15,733,596 318 21.3% 32,900,439 103,461 11,875,913 1,177 78.7% 0 0 3,857,683 152 10.2% 6,523,899 42,920 3,703,028	

MISSOURI LEGAL MALPRACTICE INSURANCE

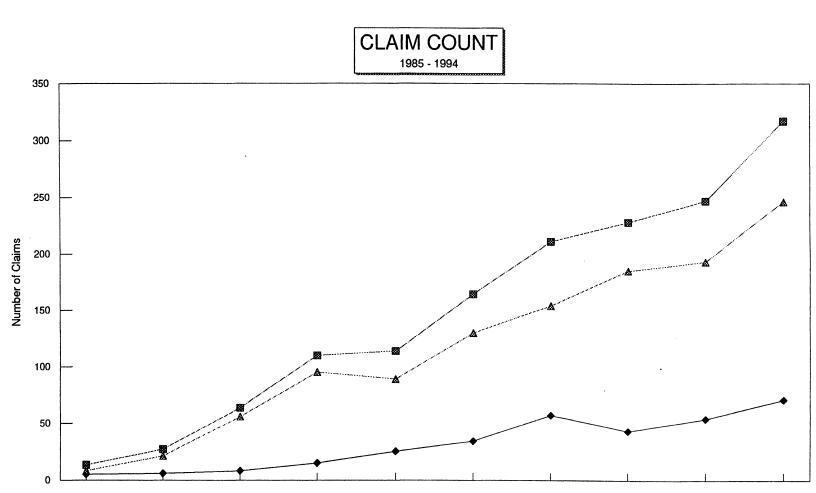
AVERAGE PAID CLAIM



AVERAGE PAID LOSS ADJUSTMENT EXPENSE



MISSOURI LEGAL MALPRACTICE INSURANCE



YEAR	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
◆ Closed with Pymt	5	6	8	15	25	34	57	43	54	71
▲ Closed W/O Pymt	8	21	56	95	89	130	154	185	193	246
■ Total	13	27	64	110	114	164	211	228	247	317

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INDEMNITY ANALYSIS BY AREA OF LAW

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	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	394	119	37.42	\$45,924	\$5,464,972	16.61	\$3,766
BUSINESS TRANSACTION/COMMERCIAL LAW	169	26	8.18	\$76,654	\$1,993,013	6.06	\$9,973
REAL ESTATE	152	30	9.43	\$140,449	\$4,213,479	12.81	\$16,326
ESTATE, TRUST & PROBATE	150	33	10.38	\$89,324	\$2,947,696	8.96	\$7,196
FAMILY LAW	135	22	6.92	\$60,116	\$1,322,544	4.02	\$4,714
COLLECTION & BANKRUPTCY	124	30	9.43	\$25,877	\$776,306	2.36	\$5,254
BI/PD - DEFENDANT	82	12	3.77	\$226,145	\$2,713,734	8.25	\$4, 890
CRIMINAL	76	3	0.94	\$4,833	\$14,500	0.04	\$2,177
LABOR LAW	29	3	0.94	\$141,181	\$423,543	1.29	\$7,121
SECURITIES (S.E.C.)	26	9	2.83	\$812,731	\$7,314,577	22.23	\$188,803
CORPORATE & BUSINESS ORGANIZATION	26	5	1.57	\$581,000	\$2,905,000	8.83	\$20,687
WORKERS COMPENSATION	25	6	1.89	\$10,196	\$61,173	0.19	\$1,612
TAXATION	25	5	1.57	\$35,260	\$176,300	0.54	\$18,011
LOCAL GOVERNMENT	23	1	0.31	\$6,500	\$6,500	0.02	\$696
CIVIL RIGHTS & COMMISSION	21	2	0.63	\$58,000	\$116,000	0.35	\$5,904
PATENTS, TRADEMARKS, COPYRIGHTS	11	1	0.31	\$8,796	\$8,796	0.03	\$7,270
CONSTRUCTION (BUILDING CONTRACTS)	9	5	1.57	\$111,479	\$557,393	1.69	\$23,741
CONSUMER CLAIMS	5	1	0.31	\$96,651	\$96,651	0.29	\$39,427
GOVERNMENT CONTRACTS & CLAIMS	5	2	0.63	\$833,631	\$1,667,262	5.07	\$65,363
NOT SPECIFIED	2	1	0.31	\$55,000	\$55,000	0.17	\$23,127
IMMIGRATION & NATURALIZATION	2	0	0	0	\$0	0.00	\$0
ANTITRUST	1	0	0	0	\$0	0.00	\$0
ENVIRONMENT	1	1	0.31	\$40,000	\$40,000	0.12	\$0
INTERNATIONAL LAW	1	0	0	0	\$0	0.00	\$0
NATIONAL RESOURCES	1	1	0.31	\$26,000	\$26,000	0.08	\$1,539
TOTAL	1,495	318	100.00	\$103,460	\$32,900,439	100.00	\$10,524

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	ALL	1 11 11 11 11 11 11 11 11 11 11 11 11 1					LOSS EXPENSE	
	CLOSED CLAIMS	PAID	CLAIMS	LAIMS PER PAID CLAIM		TOTAL INDEMNITY		
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS	
AREA OF LAW								
BI/PD - PLAINTIFF	92	25	7.86	\$82,240	\$2,055,996	6.25	\$3,354	
COLLECTION & BANKRUPTCY	39	9	2.83	\$44,918	\$404,266	1.23	\$2,787	
BUSINESS TRANSACTION/COMMERCIAL LAW	37	10	3.14	\$66,550	\$665,500	2.02	\$8,495	
FAMILY LAW	35	6	1.89	\$84,375	\$506,250	1.54	\$4,445	
REAL ESTATE	26	4	1.26	\$20,750	\$83,000	0.25	\$3,666	
ESTATE, TRUST & PROBATE	23	7	2.20	\$68,971	\$482,794	1.47	\$8,667	
BI/PD - DEFENDANT	15	4	1.26	\$80,625	\$322,500	0.98	\$4,306	
WORKERS COMPENSATION	11	3	0.63	\$15,612	\$31,223	0.09	\$849	
CRIMINAL	11	0	0	0	\$0	0.00	\$1,658	
CIVIL RIGHTS & COMMISSION	6	0	0	0	\$0	0.00	\$38	
PATENTS, TRADEMARKS, COPYRIGHTS	4	0	0	0	\$0	0.00	\$181	
TAXATION	3	1	0.31	\$15,000	\$15,000	0.05	\$2,353	
CORPORATE & BUSINESS ORGANIZATION	3	0	0	0	\$0	0.00	\$1,988	
LABOR LAW	3	0	0	0	\$0	0.00	\$1,742	
CONSUMER CLAIMS	2	0	0	0	\$0	0.00	\$23,843	
GOVERNMENT CONTRACTS & CLAIMS	2	2	0.63	\$833,631	\$1,667,262	5.07	\$163,371	
LOCAL GOVERNMENT	2	0	0	0	\$0	0.00	\$1,215	
SECURITIES (S.E.C.)	1	0	0	0	\$0	0.00	\$75,000	
CONSTRUCTION (BUILDING CONTRACTS)	1	1	0.31	\$375,000	\$375,000	1.14	\$95,198	
IMMIGRATION & NATURALIZATION	1	0	0	0	\$0	0.00	\$0	
TOTAL	317	71	22.33	\$93,082	\$6,608,791	20.09	\$5,805	

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	78	29	9.12	\$41,306	\$1,197,868	3.64	\$6,045
BUSINESS TRANSACTION/COMMERCIAL LAW	45	5	1.57	\$75,233	\$376,163	1.14	\$9,824
ESTATE, TRUST & PROBATE	25	5	1.57	\$18,150	\$90,750	0.28	\$4,201
FAMILY LAW	22	5	1.57	\$64,910	\$324,550	0.99	\$6,767
REAL ESTATE	17	2	0.63	\$23,070	\$46,140	0.14	\$1,221
COLLECTION & BANKRUPTCY	14	1	0.31	\$3,280	\$3,280	0.01	\$4,187
BI/PD - DEFENDANT	11	0	0	0	\$0	0.00	\$932
CRIMINAL	11	1	0.31	\$10,000	\$10,000	0.03	\$573
SECURITIES (S.E.C.)	4	2	0.63	\$1,755,000	\$3,510,000	10.67	\$178,388
CORPORATE & BUSINESS ORGANIZATION	4	1	0.31	\$30,000	\$30,000	0.09	\$551
PATENTS, TRADEMARKS, COPYRIGHTS	3	0	0	0	\$0	0.00	\$26,224
LABOR LAW	3	0	0	0	\$0	0.00	\$24,937
LOCAL GOVERNMENT	3	1	0.31	\$6,500	\$6,500	0.02	\$703
TAXATION	2	1	0.31	\$35,000	\$35,000	0.11	\$6,800
CIVIL RIGHTS & COMMISSION	2	0	0	0	\$0	0.00	\$0
CONSTRUCTION (BUILDING CONTRACTS)	1	1	0.31	\$45,000	\$45,000	0.14	\$35,759
GOVERNMENT CONTRACTS & CLAIMS	1	0	0	0	\$0	0.00	\$0
IMMIGRATION & NATURALIZATION	1	0	0	0	\$0	0.00	\$0
TOTAL	247	54	16.98	\$105,097	\$5,675,251	17.25	\$8,843

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	54	11	3.46	\$80,682	\$887,500	2.70	\$3,012
BUSINESS TRANSACTION/COMMERCIAL LAW	22	3	0.94	\$165,200	\$495,600	1.51	\$25,464
FAMILY LAW	21	2	0.63	\$14,968	\$29,935	0.09	\$2,095
ESTATE, TRUST & PROBATE	20	7	2.20	\$118,896	\$832,272	2.53	\$7,702
REAL ESTATE	19	5	1.57	\$72,707	\$363,537	1.10	\$9,578
COLLECTION & BANKRUPTCY	17	4	1.26	\$21,149	\$84,596	0.26	\$15,327
BI/PD - DEFENDANT	15	1	0.31	\$26,000	\$26,000	0.08	\$11,920
CRIMINAL	14	0	0	0	\$0	0.00	\$1,832
LABOR LAW	12	2	0.63	\$191,772	\$383,543	1.17	\$8,366
LOCAL GOVERNMENT	8	0	0	0	\$0	0.00	\$1,090
SECURITIES (S.E.C.)	7	2	0.63	\$1,596,250	\$3,192,500	9.70	\$97,971
WORKERS COMPENSATION	4	1	0.31	\$24,000	\$24,000	0.07	\$3,322
CORPORATE & BUSINESS ORGANIZATION	4	2	0.63	\$175,000	\$350,000	1.06	\$91,247
TAXATION	3	1	0.31	\$21,300	\$21,300	0.06	\$0
CIVIL RIGHTS & COMMISSION	3	0	0	0	\$0	0.00	\$16,461
PATENTS, TRADEMARKS, COPYRIGHTS	2	1	0.31	\$8,796	\$8,796	0.03	\$0
CONSTRUCTION (BUILDING CONTRACTS)	1	0	0	0	\$0	0.00	\$31,263
ENVIRONMENT	1	1	0.31	\$40,000	\$40,000	0.12	\$0
GOVERNMENT CONTRACTS & CLAIMS	1	0	0	0	\$0	0.00	\$0
TOTAL	228	43	13.52	\$156,734	\$6,739,579	20.48	\$12,376

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	49	19	5.97	\$32,357	\$614,791	1.87	\$4,474
ESTATE, TRUST & PROBATE	38	4	1.26	\$226,875	\$907,500	2.76	\$9,130
REAL ESTATE	23	6	1.89	\$31,750	\$190,500	0.58	\$10,857
BUSINESS TRANSACTION/COMMERCIAL LAW	20	3	0.94	\$58,750	\$176,250	0.54	\$11,683
FAMILY LAW	14	5	1.57	\$86,012	\$430,061	1.31	\$10,755
COLLECTION & BANKRUPTCY	12	6	1.89	\$19,263	\$115,578	0.35	\$3,804
BI/PD - DEFENDANT	9	4	1.26	\$583,250	\$2,333,000	7.09	\$8,269
TAXATION	9	1	0.31	\$5,000	\$5,000	0.02	\$7,663
CRIMINAL	8	0	0	0	\$0	0.00	\$2,739
CORPORATE & BUSINESS ORGANIZATION	8	1	0.31	\$575,000	\$575,000	1.75	\$18,603
SECURITIES (S.E.C.)	6	3	0.94	\$182,603	\$547,809	1.67	\$483,641
WORKERS COMPENSATION	5	3	0.94	\$1,983	\$5,950	0.02	\$828
LOCAL GOVERNMENT	4	0	0	0	\$0	0.00	\$0
CIVIL RIGHTS & COMMISSION	2	0	0	0	\$0	0.00	\$770
CONSTRUCTION (BUILDING CONTRACTS)	2	1	0.31	\$16,666	\$16,666	0.05	\$986
CONSUMER CLAIMS	1	1	0.31	\$96,651	\$96,651	0.29	\$147,667
LABOR LAW	1	0	0	0	\$0	0.00	\$0
TOTAL	211	57	17.92	\$105,522	\$6,014,756	18.28	\$21,882

	ALL CLOSED		AVERAGE INDEMNITY PAID			LOSS EXPENSE	
	CLAIMS	PAID (CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	48	13	4.09	\$20,837	\$270,877	0.82	\$3,627
REAL ESTATE	21	4	1.26	\$21,438	\$85,750	0.26	\$7,087
BUSINESS TRANSACTION/COMMERCIAL LAW	20	1	0.31	\$7,000	\$7,000	0.02	\$898
FAMILY LAW	14	2	0.63	\$3,874	\$7,748	0.02	\$5,202
COLLECTION & BANKRUPTCY	12	5	1.57	\$19,222	\$96,111	0.29	\$10,721
ESTATE, TRUST & PROBATE	11	2	0.63	\$30,500	\$61,000	0.19	\$14,537
BI/PD - DEFENDANT	9	2	0.63	\$14,844	\$29,687	0.09	\$5,845
CRIMINAL	6	0	0	0	\$0	0.00	\$7,616
LOCAL GOVERNMENT	6	0	0	0	\$0	0.00	\$458
WORKERS COMPENSATION	4	0	0	0	\$0	0.00	\$3,183
CIVIL RIGHTS & COMMISSION	3	2	0.63	\$58,000	\$116,000	0.35	\$23,080
CORPORATE & BUSINESS ORGANIZATION	3	1	0.31	\$1,950,000	\$1,950,000	5.93	\$4,921
LABOR LAW	3	1	0.31	\$40,000	\$40,000	0.12	\$4,897
TAXATION	1	0	0	0	\$0	0.00	\$276,121
CONSUMER CLAIMS	1	0	0	0	\$0	0.00	\$1,785
CONSTRUCTION (BUILDING CONTRACTS)	1	1	0.31	\$25,000	\$25,000	0.08	\$10,705
INTERNATIONAL LAW	1	0	0	0	\$0	0.00	\$0
TOTAL	164	34	10.69	\$79,093	\$2,689,173	8.17	\$7,338

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	30	9	2.83	\$19,222	\$173,000	0.53	\$1,365
REAL ESTATE	14	4	1.26	\$827,013	\$3,308,052	10.05	\$117,495
ESTATE, TRUST & PROBATE	14	6	1.89	\$64,732	\$388,392	1.18	\$4,717
BUSINESS TRANSACTION/COMMERCIAL LAW	10	1	0.31	\$70,000	\$70,000	0.21	\$9,117
COLLECTION & BANKRUPTCY	9	2	0.63	\$17,425	\$34,850	0.11	\$4,172
CRIMINAL	9	0	0	0	\$0	0.00	\$1,854
FAMILY LAW	7	1	0.31	\$9,000	\$9,000	0.03	\$1,512
BI/PD - DEFENDANT	6	0	0	0	\$0	0.00	\$963
SECURITIES (S.E.C.)	6	2	0.63	\$32,134	\$64,268	0.20	\$62,887
TAXATION	3	0	0	0	\$0	0.00	\$418
LABOR LAW	2	0	0	0	\$0	0.00	\$573
NOT SPECIFIED	1	0	0	0	\$0	0.00	\$0
CIVIL RIGHTS & COMMISSION	1	0	0	0	\$0	0.00	\$0
CONSTRUCTION (BUILDING CONTRACTS)	1	0	0	0	\$0	0.00	\$770
CORPORATE & BUSINESS ORGANIZATION	1	0	0	0	\$0	0.00	\$0
TOTAL	114	25	7.86	\$161,902	\$4,047,562	12.30	\$20,124

	ALL CLOSED I		AVERAGE			LOSS EXPENSE	
	CLOSED	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF .	23	6	1.89	\$6,774	\$40,643	0.12	\$410
REAL ESTATE	15	3	0.94	\$35,667	\$107,000	0.33	\$7,320
FAMILY LAW	13	1	0.31	\$15,000	\$15,000	0.05	\$1,064
COLLECTION & BANKRUPTCY	12	2	0.63	\$17,875	\$35,750	0.11	\$136
ESTATE, TRUST & PROBATE	10	1	0.31	\$49,000	\$49,000	0.15	\$3,592
BI/PD - DEFENDANT	10	0	0	0	\$0	0.00	\$713
BUSINESS TRANSACTION/COMMERCIAL LAW	10	1	0.31	\$179,000	\$179,000	0.54	\$1,943
CRIMINAL	8	1	0.31	\$2,000	\$2,000	0.01	\$1,773
CIVIL RIGHTS & COMMISSION	3	0	0	0	\$0	0.00	\$500
CORPORATE & BUSINESS ORGANIZATION	2	0	0	0	\$0	0.00	\$568
LABOR LAW	2	0	0	0	\$0	0.00	\$528
SECURITIES (S.E.C.)	1	0	0	0	\$0	0.00	\$131,653
CONSTRUCTION (BUILDING CONTRACTS)	1	0	0	0	\$0	0.00	\$37,998
TOTAL	110	15	4.72	\$28,560	\$428,393	1.30	\$3,497

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	PAID	CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
AREA OF LAW							
BI/PD - PLAINTIFF	13	2	0.63	\$5,000	\$10,000	0.03	\$1,439
REAL ESTATE	10	1	0.31	\$3,500	\$3,500	0.01	\$791
ESTATE, TRUST & PROBATE	6	0	0	0	\$0	0.00	\$1,512
FAMILY LAW	6	0	0	0	\$0	0.00	\$4,059
COLLECTION & BANKRUPTCY	6	1	0.31	\$1,875	\$1,875	0.01	\$1,677
CRIMINAL	6	1	0.31	\$2,500	\$2,500	0.01	\$1,623
BI/PD - DEFENDANT	4	0	0	0	\$0	0.00	\$451
BUSINESS TRANSACTION/COMMERCIAL LAW	3	1	0.31	\$1,500	\$1,500	0.00	\$1,401
PATENTS, TRADEMARKS, COPYRIGHTS	2	0	0	0	\$0	0.00	\$289
NOT SPECIFIED	1	1	0.31	\$55,000	\$55,000	0.17	\$46,254
SECURITIES (S.E.C.)	1	0	0	0	\$0	0.00	\$23,716
TAXATION	1	0	0	0	\$0	0.00	\$1,918
CIVIL RIGHTS & COMMISSION	1	0	0	0	\$0	0.00	\$2,086
CONSUMER CLAIMS	1	0	0	0	\$0	0.00	\$0
CONSTRUCTION (BUILDING CONTRACTS)	1	1	0.31	\$95,727	\$95,727	0.29	\$0
GOVERNMENT CONTRACTS & CLAIMS	1	0	0	0	\$0	0.00	\$75
LABOR LAW	1	0	0	0	\$0	0.00	\$2,516
TOTAL	64	8	2.52	\$21,263	\$170,102	0.52	\$2,547

	ALL CLOSED CLAIMS	PAID CLAIMS		AVERAGE INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	LOSS EXPENSE AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
AREA OF LAW							
REAL ESTATE	6	1	0.31	\$26,000	\$26,000	0.08	\$2,105
BI/PD - PLAINTIFF	5	3	0.94	\$66,099	\$198,297	0.60	\$14,560
FAMILY LAW	3	0	0	0	\$0	0.00	\$5,249
BI/PD - DEFENDANT	3	1	0.31	\$2,547	\$2,547	0.01	\$1,868
CRIMINAL	3	0	0	0	\$0	0.00	\$2,342
ESTATE, TRUST & PROBATE	2	0	0	0	\$0	0.00	\$618
COLLECTION & BANKRUPTCY	2	0	0	0	\$0	0.00	\$0
TAXATION	1	1	0.31	\$100,000	\$100,000	0.30	\$81,357
LABOR LAW	1	0	0	0	\$0	0.00	\$6,672
BUSINESS TRANSACTION/COMMERCIAL LAW	1	0	0	0	\$0	0.00	\$2,511
TOTAL	27	6	1.89	\$54,474	\$326,844	0.99	\$7,614

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED CLAIMS	PAID CLAIMS		AVERAGE INDEMNITY PAID PER PAID CLAIM	TOTAL INDI	EMNITY	LOSS EXPENSE AVERAGE PAID	
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS	
AREA OF LAW								
BI/PD - PLAINTIFF	2	2	0.63	\$8,000	\$16,000	0.05	\$2,897	
TAXATION	2	0	0	0	\$0	0.00	\$0	
REAL ESTATE	1	0	0	0	\$0	0.00	\$9,704	
ESTATE, TRUST & PROBATE	1	1	0.31	\$135,988	\$135,988	0.41	\$1,889	
WORKERS COMPENSATION	1	0	0	0	\$0	0.00	\$803	
COLLECTION & BANKRUPTCY	1	0	0	0	\$0	0.00	\$0	
ANTITRUST	1	0	0	0	\$0	0.00	\$0	
CORPORATE & BUSINESS ORGANIZATION	1	0	0	0	\$0	0.00	\$0	
LABOR LAW	1	0	0	0	\$0	0.00	\$0	
NATIONAL RESOURCES	1	1	0.31	\$26,000	\$26,000	0.08	\$1,539	
BUSINESS TRANSACTION/COMMERCIAL LAW	1	1	0.31	\$22,000	\$22,000	0.07	\$0	
TOTAL	13	5	1.57	\$39,998	\$199,988	0.61	\$1,518	

INDEMNITY ANALYSIS BY MAJOR ACTIVITY

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	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	393	112	35.22	\$50,855	\$5,695,754	17.31	\$4,301
PRE-TRIAL, PRE-HEARING	176	36	11.32	\$98,563	\$3,548,250	10.78	\$4,231
SETTLEMENT AND NEGOTIATION	173	28	8.81	\$112,378	\$3,146,584	9.56	\$6,494
PREPARATION, TRANSMITTAL OR FILING	165	38	11.95	\$45,556	\$1,731,142	5.26	\$19,290
CONSULTATION OR ADVICE	159	31	9.75	\$184,460	\$5,718,259	17.38	\$18,468
OTHER	81	10	3.14	\$371,111	\$3,711,112	11.28	\$25,167
TRIAL OR HEARING	71	9	2.83	\$48,860	\$439,738	1.34	\$5,301
EXPARTE PROCEEDINGS	59	13	4.09	\$81,170	\$1,055,208	3.21	\$5,769
OTHER WRITTEN OPINION	48	7	2.20	\$59,803	\$418,618	1.27	\$11,200
INVESTIGATION, OTHER THAN LITIGATION	38	13	4.09	\$275,861	\$3,586,197	10.90	\$28,260
APPEAL ACTIVITIES	32	2	0.63	\$75,150	\$150,300	0.46	\$14,042
REFERRAL TO ANOTHER PROFESSIONAL	32	6	1.89	\$565,080	\$3,390,477	10.31	\$27,676
TITLE OPINION	28	5	1.57	\$21,900	\$109,500	0.33	\$3,990
POST TRIAL OR HEARING	24	3	0.94	\$1,833	\$5,500	0.02	\$2,531
TAX REPORTING OR PAYMENT	14	4	1.26	\$34,700	\$138,800	0.42	\$9,680
NOT SPECIFIED	2	1	0.31	\$55,000	\$55,000	0.17	\$23,127
TOTAL	1,495	318	100.00	\$103,460	\$32,900,439	100.00	\$10,524

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	ALL	CLOSED INDEMNITY PAID				LOSS EXPENSE	
					TOTAL INDEMNITY		AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	98	26	8.18	\$68,105	\$1,770,719	5.38	\$3,223
PRE-TRIAL, PRE-HEARING	38	13	4.09	\$90,000	\$1,170,000	3.56	\$4,932
PREPARATION, TRANSMITTAL OR FILING	37	12	3.77	\$52,585	\$631,016	1.92	\$3,333
SETTLEMENT AND NEGOTIATION	34	3	0.94	\$56,000	\$168,000	0.51	\$3,018
CONSULTATION OR ADVICE	32	4	1.26	\$558,566	\$2,234,262	6.79	\$20,160
OTHER	16	3	0.94	\$138,167	\$414,500	1.26	\$6,561
EXPARTE PROCEEDINGS	12	2	0.63	\$61,397	\$122,794	0.37	\$9,444
INVESTIGATION, OTHER THAN LITIGATION	12	2	0.63	\$7,000	\$14,000	0.04	\$1,920
TRIAL OR HEARING	9	0	0	0	\$0	0.00	\$622
OTHER WRITTEN OPINION	8	1	0.31	\$12,000	\$12,000	0.04	\$16,863
POST TRIAL OR HEARING	7	2	0.63	\$2,000	\$4,000	0.01	\$1,551
APPEAL ACTIVITIES	4	0	0	0	\$0	0.00	\$5,931
TITLE OPINION	4	0	0	0	\$0	0.00	\$79
TAX REPORTING OR PAYMENT	3	2	0.63	\$8,750	\$17,500	0.05	\$2,353
REFERRAL TO ANOTHER PROFESSIONAL	3	1	0.31	\$50,000	\$50,000	0.15	\$14,024
TOTAL	317	71	22.33	\$93,082	\$6,608,791	20.09	\$5,805

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE			LOSS EXPENSE
	CLOSED	PAID CLAIMS		INDEMNITY PAID PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	79	23	7.23	\$47,675	\$1,096,531	3.33	\$2,851
SETTLEMENT AND NEGOTIATION	32	5	1.57	\$70,000	\$350,000	1.06	\$12,730
PREPARATION, TRANSMITTAL OR FILING	30	4	1.26	\$20,070	\$80,280	0.24	\$1,784
PRE-TRIAL, PRE-HEARING	25	5	1.57	\$17,200	\$86,000	0.26	\$3,402
CONSULTATION OR ADVICE	19	6	1.89	\$62,190	\$373,140	1.13	\$6,202
EXPARTE PROCEEDINGS	15	2	0.63	\$19,375	\$38,750	0.12	\$3,893
OTHER WRITTEN OPINION	9	2	0.63	\$40,000	\$80,000	0.24	\$18,361
OTHER	9	0	0	0	\$0	0.00	\$3,808
TRIAL OR HEARING	8	3	0.94	\$24,917	\$74,750	0.23	\$8,309
APPEAL ACTIVITIES	7	1	0.31	\$300	\$300	0.00	\$1,710
INVESTIGATION, OTHER THAN LITIGATION	6	2	0.63	\$1,727,750	\$3,455,500	10.50	\$151,496
POST TRIAL OR HEARING	3	0	0	0	\$0	0.00	\$0
TITLE OPINION	3	0	0	0	\$0	0.00	\$2,150
REFERRAL TO ANOTHER PROFESSIONAL	2	1	0.31	\$40,000	\$40,000	0.12	\$21,680
TOTAL	247	54	16.98	\$105,097	\$5,675,251	17.25	\$8,843

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS PAID		CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	66	15	4.72	\$101,356	\$1,520,335	4.62	\$9,654
PRE-TRIAL, PRE-HEARING	27	3	0.94	\$31,000	\$93,000	0.28	\$9,597
SETTLEMENT AND NEGOTIATION	27	2	0.63	\$19,050	\$38,100	0.12	\$2,038
CONSULTATION OR ADVICE	23	6	1.89	\$161,466	\$968,796	2.94	\$30,542
PREPARATION, TRANSMITTAL OR FILING	21	4	1.26	\$21,197	\$84,787	0.26	\$1,889
TRIAL OR HEARING	17	1	0.31	\$26,000	\$26,000	0.08	\$6,748
EXPARTE PROCEEDINGS	13	5	1.57	\$142,454	\$712,272	2.16	\$10,616
OTHER	11	2	0.63	\$19,468	\$38,935	0.12	\$4,160
APPEAL ACTIVITIES	5	0	0	0	\$0	0.00	\$0
INVESTIGATION, OTHER THAN LITIGATION	5	2	0.63	\$21,777	\$43,554	0.13	\$23,682
OTHER WRITTEN OPINION	5	1	0.31	\$67,500	\$67,500	0.21	\$4,188
POST TRIAL OR HEARING	4	0	0	0	\$0	0.00	\$7,035
TAX REPORTING OR PAYMENT	2	1	0.31	\$21,300	\$21,300	0.06	\$0
REFERRAL TO ANOTHER PROFESSIONAL	2	1	0.31	\$3,125,000	\$3,125,000	9.50	\$331,131
TOTAL	228	43	13.52	\$156,734	\$6,739,579	20.48	\$12,376

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED I		AVERAGE INDEMNITY PAID			LOSS EXPENSE	
	CLOSED	PAID (CLAIMS	PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
MAJOR ACTIVITY CODE		-					
CONSULTATION OR ADVICE	52	11	3.46	\$182,278	\$2,005,061	6.09	\$17,374
COMMENCEMENT OF ACTION OR PROCEEDING	43	20	6.29	\$39,929	\$798,576	2.43	\$7,333
PRE-TRIAL, PRE-HEARING	22	5	1.57	\$412,750	\$2,063,750	6.27	\$2,104
SETTLEMENT AND NEGOTIATION	21	9	2.83	\$45,618	\$410,560	1.25	\$9,184
PREPARATION, TRANSMITTAL OR FILING	18	1	0.31	\$162,809	\$162,809	0.49	\$153,395
TRIAL OR HEARING	9	2	0.63	\$59,000	\$118,000	0.36	\$12,410
OTHER	9	1	0.31	\$1,250	\$1,250	0.00	\$2,137
REFERRAL TO ANOTHER PROFESSIONAL	8	1	0.31	\$31,250	\$31,250	0.09	\$6,831
TITLE OPINION	6	3	0.94	\$15,167	\$45,500	0.14	\$3,561
EXPARTE PROCEEDINGS	5	1	0.31	\$3,000	\$3,000	0.01	\$1,961
TAX REPORTING OR PAYMENT	5	0	0	0	\$0	0.00	\$8,816
OTHER WRITTEN OPINION	5	1	0.31	\$200,000	\$200,000	0.61	\$10,292
APPEAL ACTIVITIES	4	1	0.31	\$150,000	\$150,000	0.46	\$21,087
INVESTIGATION, OTHER THAN LITIGATION	3	1	0.31	\$25,000	\$25,000	0.08	\$455
POST TRIAL OR HEARING	1	0	0	0	\$0	0.00	\$0
TOTAL	211	57	17.92	\$105,522	\$6,014,756	18.28	\$21,882

	ALL			AVERAGE	-		LOSS EXPENSE
	CLOSED CLAIMS	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	47	15	4.72	\$18,753	\$281,296	0.85	\$3,054
SETTLEMENT AND NEGOTIATION	21	4	1.26	\$505,032	\$2,020,127	6.14	\$9,480
PRE-TRIAL, PRE-HEARING	18	5	1.57	\$19,000	\$95,000	0.29	\$6,990
PREPARATION, TRANSMITTAL OR FILING	14	1	0.31	\$16,250	\$16,250	0.05	\$1,509
TRIAL OR HEARING	11	2	0.63	\$42,500	\$85,000	0.26	\$5,703
CONSULTATION OR ADVICE	11	1	0.31	\$5,500	\$5,500	0.02	\$10,468
TITLE OPINION	9	2	0.63	\$32,000	\$64,000	0.19	\$4,660
OTHER	7	1	0.31	\$65,000	\$65,000	0.20	\$14,065
EXPARTE PROCEEDINGS	6	0	0	0	\$0	0.00	\$657
OTHER WRITTEN OPINION	6	0	0	0	\$0	0.00	\$1,968
REFERRAL TO ANOTHER PROFESSIONAL	5	1	0.31	\$48,500	\$48,500	0.15	\$11,744
APPEAL ACTIVITIES	3	0	0	0	\$0	0.00	\$100,868
POST TRIAL OR HEARING	2	1	0.31	\$1,500	\$1,500	0.00	\$5,999
INVESTIGATION, OTHER THAN LITIGATION	2	1	0.31	\$7,000	\$7,000	0.02	\$1,712
TAX REPORTING OR PAYMENT	2	0	0	0	\$0	0.00	\$1,515
TOTAL	164	34	10.69	\$79,093	\$2,689,173	8.17	\$7,338

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE			LOSS EXPENSE
,	CLOSED	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	25	5	1.57	\$21,400	\$107,000	0.33	\$1,390
PREPARATION, TRANSMITTAL OR FILING	20	9	2.83	\$42,056	\$378,500	1.15	\$4,220
PRE-TRIAL, PRE-HEARING	12	1	0.31	\$20,000	\$20,000	0.06	\$1,330
SETTLEMENT AND NEGOTIATION	11	2	0.63	\$17,000	\$34,000	0.10	\$1,393
CONSULTATION OR ADVICE	10	2	0.63	\$41,250	\$82,500	0.25	\$27,008
OTHER	10	1	0.31	\$3,188,052	\$3,188,052	9.69	\$167,155
EXPARTE PROCEEDINGS	5	3	0.94	\$59,464	\$178,392	0.54	\$2,308
OTHER WRITTEN OPINION	5	2	0.63	\$29,559	\$59,118	0.18	\$29,281
TRIAL OR HEARING	4	0	0	0	\$0	0.00	\$455
REFERRAL TO ANOTHER PROFESSIONAL	4	0	0	0	\$0	0.00	\$5,504
APPEAL ACTIVITIES	3	0	0	0	\$0	0.00	\$5,781
TITLE OPINION	2	0	0	0	\$0	0.00	\$0
NOT SPECIFIED	1	0	0	0	\$0	0.00	\$0
POST TRIAL OR HEARING	1	0	0	0	\$0	0.00	\$0
INVESTIGATION, OTHER THAN LITIGATION	1	0	0	0	\$0	0.00	\$2,958
TOTAL	114	25	7.86	\$161,902	\$4,047,562	12.30	\$20,124

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	PAID	CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
MAJOR ACTIVITY CODE							
COMMENCEMENT OF ACTION OR PROCEEDING	21	5	1.57	\$15,950	\$79,750	0.24	\$166
PRE-TRIAL, PRE-HEARING	21	2	0.63	\$5,250	\$10,500	0.03	\$584
PREPARATION, TRANSMITTAL OR FILING	12	4	1.26	\$68,000	\$272,000	0.83	\$6,851
SETTLEMENT AND NEGOTIATION	10	1	0.31	\$12,000	\$12,000	0.04	\$4,199
CONSULTATION OR ADVICE	9	1	0.31	\$49,000	\$49,000	0.15	\$16,941
TRIAL OR HEARING	8	0	0	0	\$0	0.00	\$333
OTHER	8	0	0	0	\$0	0.00	\$3,402
INVESTIGATION, OTHER THAN LITIGATION	4	2	0.63	\$2,572	\$5,143	0.02	\$2,876
OTHER WRITTEN OPINION	4	0	0	0	\$0	0.00	\$1,129
EXPARTE PROCEEDINGS	3	0	0	0	\$0	0.00	\$1,786
TITLE OPINION	3	0	0	0	\$0	0.00	\$13,246
REFERRAL TO ANOTHER PROFESSIONAL	3	0	0	0	\$0	0.00	\$352
POST TRIAL OR HEARING	2	0	0	0	\$0	0.00	\$0
APPEAL ACTIVITIES	2	0	0	0	\$0	0.00	\$122
TOTAL	110	15	4.72	\$28,560	\$428,393	1.30	\$3,497

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM			AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
MAJOR ACTIVITY CODE							
SETTLEMENT AND NEGOTIATION	10	0	0	0	\$0	0.00	\$3,425
PRE-TRIAL, PRE-HEARING	9	1	0.31	\$2,500	\$2,500	0.01	\$1,257
COMMENCEMENT OF ACTION OR PROCEEDING	8	0	0	0	\$0	0.00	\$694
OTHER	8	2	0.63	\$1,688	\$3,375	0.01	\$1,450
PREPARATION, TRANSMITTAL OR FILING	7	1	0.31	\$3,500	\$3,500	0.01	\$795
INVESTIGATION, OTHER THAN LITIGATION	4	2	0.63	\$5,000	\$10,000	0.03	\$662
REFERRAL TO ANOTHER PROFESSIONAL	4	1	0.31	\$95,727	\$95,727	0.29	\$376
TRIAL OR HEARING	3	0	0	0	\$0	0.00	\$714
OTHER WRITTEN OPINION	3	0	0	0	\$0	0.00	\$766
CONSULTATION OR ADVICE	3	0	0	0	\$0	0.00	\$9,949
POST TRIAL OR HEARING	2	0	0	0	\$0	0.00	\$3,006
NOT SPECIFIED	1	1	0.31	\$55,000	\$55,000	0.17	\$46,254
APPEAL ACTIVITIES	1	0	0	0	\$0	0.00	\$2,086
TITLE OPINION	1	0	0	0	\$0	0.00	\$1,918
TOTAL	64	8	2.52	\$21,263	\$170,102	0.52	\$2,547

	ALL CLOSED	DITE		AVERAGE INDEMNITY PAID	TOTAL INDEMNITY		LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM			AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
MAJOR ACTIVITY CODE							
SETTLEMENT AND NEGOTIATION	6	1	0.31	\$110,797	\$110,797	0.34	\$12,447
COMMENCEMENT OF ACTION OR PROCEEDING	3	2	0.63	\$14,274	\$28,547	0.09	\$1,268
PRE-TRIAL, PRE-HEARING	3	1	0.31	\$7,500	\$7,500	0.02	\$500
APPEAL ACTIVITIES	3	0	0	0	\$0	0.00	\$2,338
OTHER WRITTEN OPINION	3	0	0	0	\$0	0.00	\$0
POST TRIAL OR HEARING	2	0	0	0	\$0	0.00	\$1,868
PREPARATION, TRANSMITTAL OR FILING	2	1	0.31	\$80,000	\$80,000	0.24	\$5,532
OTHER	2	0	0	0	\$0	0.00	\$7,874
TRIAL OR HEARING	1	0	0	0	\$0	0.00	\$6,672
TAX REPORTING OR PAYMENT	1	1	0.31	\$100,000	\$100,000	0.30	\$81,357
REFERRAL TO ANOTHER PROFESSIONAL	1	0	0	0	\$0	0.00	\$12
TOTAL	27	6	1.89	\$54,474	\$326,844	0.99	\$7,614

	ALL CLOSED			AVERAGE INDEMNITY PAID	TOTAL INDEMNITY		LOSS EXPENSE
	CLOSED	PAID	CLAIMS	PER PAID CLAIM			AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
MAJOR ACTIVITY CODE							
PREPARATION, TRANSMITTAL OR FILING	4	1	0.31	\$22,000	\$22,000	0.07	\$201
COMMENCEMENT OF ACTION OR PROCEEDING	3	1	0.31	\$13,000	\$13,000	0.04	\$1,833
PRE-TRIAL, PRE-HEARING	1	0	0	0	\$0	0.00	\$0
TRIAL OR HEARING	1	1	0.31	\$135,988	\$135,988	0.41	\$1,889
SETTLEMENT AND NEGOTIATION	1	1	0.31	\$3,000	\$3,000	0.01	\$293
INVESTIGATION, OTHER THAN LITIGATION	1	1	0.31	\$26,000	\$26,000	0.08	\$1,539
TAX REPORTING OR PAYMENT	1	0	0	0	\$0	0.00	\$0
OTHER	1	0	0	0	\$0	0.00	\$9,704
TOTAL	13	5	1.57	\$39,998	\$199,988	0.61	\$1,518

INDEMNITY ANALYSIS BY ALLEGED ERROR OR OMISSION

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	ALL CLOSED			AVERAGE INDEMNITY PAID	***************************************		LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
ERROR OR OMISSION							
FAIL TO ASCERTAIN DEADLINE CORRECTLY	151	58	18.24	\$37,753	\$2,189,690	6.66	\$3,215
PLANNING OR STRETEGY ERROR	148	14	4.40	\$82,179	\$1,150,500	3.50	\$4,234
FAIL TO KNOW OR PROPERLY APPLY THE LAW	132	35	11.01	\$106,141	\$3,714,939	11.29	\$9,353
INADEQUATE INVESTIGATION	107	25	7.86	\$203,273	\$5,081,826	15.45	\$14,435
PROCRASTINATION OR LACK OF FOLLOW-UP	99	24	7.55	\$61,183	\$1,468,380	4.46	\$2,339
CONFLICT OF INTEREST	98	22	6.92	\$262,445	\$5,773,796	17.55	\$10,980
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	93	14	4.40	\$25,077	\$351,078	1.07	\$6,707
FAILURE TO CALENDAR PROPERLY	92	28	8.81	\$26,849	\$751,781	2.29	\$2,137
FRAUD	90	11	3.46	\$379,805	\$4,177,853	12.70	\$51,792
OTHER	83	15	4.72	\$276,618	\$4,149,266	12.61	\$30,175
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	77	10	3.14	\$28,425	\$284,250	0.86	\$3,281
FAIL TO OBTAIN CLIENTS CONSENT	70	10	3.14	\$137,008	\$1,370,078	4.16	\$12,899
VIOLATION OF CIVIL RIGHTS	57	2	0.63	\$287,624	\$575,248	1.75	\$4,549
FAIL TO ANTICIPATE TAX CONSEQUENCES	37	10	3.14	\$34,670	\$346,703	1.05	\$10,736
FAILURE TO REACT TO CALENDAR	32	13	4.09	\$41,185	\$535,410	1.63	\$5,369
ERROR IN PUBLIC RECORD SEARCH	32	4	1.26	\$13,375	\$53,500	0.16	\$3,461
IMPROPER WITHDRAWAL FROM REPRESENTATION	30	6	1.89	\$33,833	\$203,000	0.62	\$8,892
CLERICAL ERROR	22	4	1.26	\$61,941	\$247,766	0.75	\$1,278
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	18	7	2.20	\$51,643	\$361,500	1.10	\$1,683
LIBEL OR SLANDER	18	2	0.63	\$6,500	\$13,000	0.04	\$3,764
LOST FILE, DOCUMENT OR EVIDENCE	5	1	0.31	\$29,000	\$29,000	0.09	\$5
NOT SPECIFIED	2	1	0.31	\$55,000	\$55,000	0.17	\$23,127
ERROR IN MATHEMATICAL CALCULATION	2	2	0.63	\$8,438	\$16,875	0.05	\$7,311
TOTAL	1,495	318	100.00	\$103,460	\$32,900,439	100.00	\$10,524

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED CLAIMS	1		AVERAGE INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNTTY	LOSS EXPENSE
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
ERROR OR OMISSION							
PLANNING OR STRETEGY ERROR	39	2	0.63	\$133,750	\$267,500	0.81	\$1,881
PROCRASTINATION OR LACK OF FOLLOW-UP	34	9	2.83	\$84,111	\$757,000	2.30	\$4,157
FAILURE TO CALENDAR PROPERLY	28	6	1.89	\$20,667	\$124,000	0.38	\$1,826
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	28	5	1.57	\$28,400	\$142,000	0.43	\$5,811
FAIL TO ASCERTAIN DEADLINE CORRECTLY	27	8	2.52	\$49,781	\$398,246	1.21	\$774
FRAUD	20	3	0.94	\$31,598	\$94,794	0.29	\$16,029
FAIL TO KNOW OR PROPERLY APPLY THE LAW	17	3	0.94	\$683,921	\$2,051,762	6.24	\$25,433
FAIL TO OBTAIN CLIENTS CONSENT	17	1	0.31	\$100,000	\$100,000	0.30	\$3,703
CONFLICT OF INTEREST	17	5	1.57	\$75,400	\$377,000	1.15	\$5,208
OTHER	15	3	0.94	\$138,167	\$414,500	1.26	\$7,845
INADEQUATE INVESTIGATION	14	5	1.57	\$203,800	\$1,019,000	3.10	\$6,363
FAILURE TO REACT TO CALENDAR	11	8	2.52	\$43,059	\$344,473	1.05	\$7,762
CLERICAL ERROR	8	2	0.63	\$102,133	\$204,266	0.62	\$3,198
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	8	1	0.31	\$9,750	\$9,750	0.03	\$2,469
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	6	4	1.26	\$45,000	\$180,000	0.55	\$764
IMPROPER WITHDRAWAL FROM REPRESENTATION	6	- 2	0.63	\$13,000	\$26,000	0.08	\$4,298
FAIL TO ANTICIPATE TAX CONSEQUENCES	5	2	0.63	\$36,250	\$72,500	0.22	\$18,314
LIBEL OR SLANDER	5	1	0.31	\$11,000	\$11,000	0.03	\$3,248
ERROR IN PUBLIC RECORD SEARCH	4	0	0	0	\$0	0.00	\$79
VIOLATION OF CIVIL RIGHTS	4	0	0	0	\$0	0.00	\$834
LOST FILE, DOCUMENT OR EVIDENCE	3	0	0	0	\$0	0.00	\$9
ERROR IN MATHEMATICAL CALCULATION	1	1	0.31	\$15,000	\$15,000	0.05	\$7,058
TOTAL	317	71	22.33	\$93,082	\$6,608,791	20.09	\$5,805

	ALL CLOSED			AVERAGE INDEMNITY PAID	****		LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
ERROR OR OMISSION							
PLANNING OR STRETEGY ERROR	32	5	1.57	\$28,600	\$143,000	0.43	\$3,443
FAIL TO ASCERTAIN DEADLINE CORRECTLY	31	16	5.03	\$51,336	\$821,378	2.50	\$7,844
FAIL TO KNOW OR PROPERLY APPLY THE LAW	23	6	1.89	\$42,940	\$257,640	0.78	\$5,535
FRAUD	21	2	0.63	\$90,125	\$180,250	0.55	\$7,990
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	20	2	0.63	\$46,332	\$92,663	0.28	\$6,403
PROCRASTINATION OR LACK OF FOLLOW-UP	19	5	1.57	\$16,956	\$84,780	0.26	\$1,358
FAIL TO OBTAIN CLIENTS CONSENT	16	2	0.63	\$5,150	\$10,300	0.03	\$4,934
FAILURE TO CALENDAR PROPERLY	15	5	1.57	\$15,198	\$75,990	0.23	\$461
INADEQUATE INVESTIGATION	11	3	0.94	\$1,160,000	\$3,480,000	10.58	\$66,010
CONFLICT OF INTEREST	11	1	0.31	\$45,000	\$45,000	0.14	\$20,948
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	10	2	0.63	\$50,500	\$101,000	0.31	\$2,667
OTHER	9	1	0.31	\$230,000	\$230,000	0.70	\$24,545
FAILURE TO REACT TO CALENDAR	6	2	0.63	\$29,125	\$58,250	0.18	\$4,977
ERROR IN PUBLIC RECORD SEARCH	6	0	0	0	\$0	0.00	\$7,325
VIOLATION OF CIVIL RIGHTS	5	0	0	0	\$0	0.00	\$0
FAIL TO ANTICIPATE TAX CONSEQUENCES	4	2	0.63	\$47,500	\$95,000	0.29	\$3,400
CLERICAL ERROR	3	0	0	0	\$0	0.00	\$0
IMPROPER WITHDRAWAL FROM REPRESENTATION	3	0	0	0	\$0	0.00	\$0
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	1	0	0	0	\$0	0.00	\$0
LIBEL OR SLANDER	1	0	0	0	\$0	0.00	\$4,458
TOTAL	247	54	16.98	\$105,097	\$5,675,251	17.25	\$8,843

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE			
	CLOSED CLAIMS	PAID	CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
ERROR OR OMISSION							
PLANNING OR STRETEGY ERROR	32	1	0.31	\$250,000	\$250,000	0.76	\$4,652
FAIL TO ASCERTAIN DEADLINE CORRECTLY	27	8	2.52	\$47,037	\$376,292	1.14	\$769
FAIL TO KNOW OR PROPERLY APPLY THE LAW	23	5	1.57	\$92,660	\$463,298	1.41	\$4,300
INADEQUATE INVESTIGATION	19	7	2.20	\$59,533	\$416,730	1.27	\$25,689
FAILURE TO CALENDAR PROPERLY	15	2	0.63	\$20,000	\$40,000	0.12	\$5,291
CONFLICT OF INTEREST	15	2	0.63	\$59,398	\$118,796	0.36	\$2,917
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	14	2	0.63	\$15,000	\$30,000	0.09	\$9,914
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	14	3	0.94	\$4,185	\$12,554	0.04	\$17,765
VIOLATION OF CIVIL RIGHTS	11	0	0	0	\$0	0.00	\$5,074
PROCRASTINATION OR LACK OF FOLLOW-UP	10	2	0.63	\$251,500	\$503,000	1.53	\$309
FAIL TO OBTAIN CLIENTS CONSENT	9	1	0.31	\$675,000	\$675,000	2.05	\$13,587
FRAUD	9	4	1.26	\$910,000	\$3,640,000	11.06	\$129,077
OTHER	7	1	0.31	\$12,474	\$12,474	0.04	\$4,408
IMPROPER WITHDRAWAL FROM REPRESENTATION	6	1	0.31	\$75,000	\$75,000	0.23	\$27,439
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	5	1	0.31	\$61,500	\$61,500	0.19	\$1,615
CLERICAL ERROR	5	1	0.31	\$40,000	\$40,000	0.12	\$124
FAIL TO ANTICIPATE TAX CONSEQUENCES	3	2	0.63	\$12,468	\$24,935	0.08	\$2,458
ERROR IN PUBLIC RECORD SEARCH	2	0	0	0	\$0	0.00	\$0
FAILURE TO REACT TO CALENDAR	1	0	0	0	\$0	0.00	\$0
LIBEL OR SLANDER	1	0	0	0	\$0	0.00	\$0
TOTAL	228	43	13.52	\$156,734	\$6,739,579	20.48	\$12,376

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLOSED	PAID	CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
ERROR OR OMISSION							
CONFLICT OF INTEREST	38	10	3.14	\$318,675	\$3,186,750	9.69	\$15,285
PLANNING OR STRETEGY ERROR	19	2	0.63	\$107,500	\$215,000	0.65	\$5,657
INADEQUATE INVESTIGATION	19	4	1.26	\$14,265	\$57,061	0.17	\$7,540
FAIL TO ASCERTAIN DEADLINE CORRECTLY	18	8	2.52	\$38,781	\$310,250	0.94	\$7,934
FAIL TO KNOW OR PROPERLY APPLY THE LAW	17	8	2.52	\$29,338	\$234,704	0.71	\$6,945
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	14	2	0.63	\$50,000	\$100,000	0.30	\$2,628
OTHER	14	2	0.63	\$103,120	\$206,240	0.63	\$13,733
FAIL TO ANTICIPATE TAX CONSEQUENCES	10	1	0.31	\$5,000	\$5,000	0.02	\$8,607
FAILURE TO CALENDAR PROPERLY	9	5	1.57	\$67,858	\$339,291	1.03	\$622
PROCRASTINATION OR LACK OF FOLLOW-UP	9	3	0.94	\$12,917	\$38,750	0.12	\$711
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	9	3	0.94	\$33,917	\$101,750	0.31	\$6,801
FRAUD	8	1	0.31	\$162,809	\$162,809	0.49	\$339,346
VIOLATION OF CIVIL RIGHTS	6	1	0.31	\$575,000	\$575,000	1.75	\$26,594
ERROR IN PUBLIC RECORD SEARCH	5	3	0.94	\$11,833	\$35,500	0.11	\$1,381
FAIL TO OBTAIN CLIENTS CONSENT	5	2	0.63	\$163,326	\$326,651	0.99	\$45,125
FAILURE TO REACT TO CALENDAR	4	1	0.31	\$100,000	\$100,000	0.30	\$2,395
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	2	0	0	0	\$ 0	0.00	\$0
IMPROPER WITHDRAWAL FROM REPRESENTATION	2	1	0.31	\$20,000	\$20,000	0.06	\$9,892
LIBEL OR SLANDER	2	0	0	0	\$0	0.00	\$0
CLERICAL ERROR	1	0	0	0	\$0	0.00	\$0
TOTAL	211	57	17.92	\$105,522	\$6,014,756	18.28	\$21,882

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLOSED	PAID (CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
ERROR OR OMISSION							
FAIL TO KNOW OR PROPERLY APPLY THE LAW	18	5	1.57	\$46,200	\$231,000	0.70	\$14,993
INADEQUATE INVESTIGATION	17	2	0.63	\$26,000	\$52,000	0.16	\$2,450
FAILURE TO CALENDAR PROPERLY	13	7	2.20	\$15,643	\$109,500	0.33	\$3,429
VIOLATION OF CIVIL RIGHTS	12	1	0.31	\$248	\$248	0.00	\$2,347
FRAUD	11	0	0	0	\$0	0.00	\$1,519
OTHER	11	2	0.63	\$7,000	\$14,000	0.04	\$7,359
FAIL TO ASCERTAIN DEADLINE CORRECTLY	10	4	1.26	\$12,188	\$48,750	0.15	\$807
PLANNING OR STRETEGY ERROR	10	1	0.31	\$2,500	\$2,500	0.01	\$10,083
FAIL TO OBTAIN CLIENTS CONSENT	10	3	0.94	\$21,042	\$63,127	0.19	\$37,599
PROCRASTINATION OR LACK OF FOLLOW-UP	8	1	0.31	\$7,500	\$7,500	0.02	\$3,362
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	8	1	0.31	\$19,000	\$19,000	0.06	\$980
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	8	1	0.31	\$2,111	\$2,111	0.01	\$96
ERROR IN PUBLIC RECORD SEARCH	7	0	0	0	\$0	0.00	\$2,639
CONFLICT OF INTEREST	7	2	0.63	\$983,125	\$1,966,250	5.98	\$6,078
FAILURE TO REACT TO CALENDAR	5	1	0.31	\$19,687	\$19,687	0.06	\$8,122
FAIL TO ANTICIPATE TAX CONSEQUENCES	3	1	0.31	\$48,500	\$48,500	0.15	\$14,135
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	2	1	0.31	\$40,000	\$40,000	0.12	\$5,481
LIBEL OR SLANDER	2	0	0	0	\$0	0.00	\$5,905
CLERICAL ERROR	1	0	0	0	\$0	0.00	\$1,785
IMPROPER WITHDRAWAL FROM REPRESENTATION	1	1	0.31	\$65,000	\$65,000	0.20	\$32,446
TOTAL	164	34	10.69	\$79,093	\$2,689,173	8.17	\$7,338

	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	PAID (CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
ERROR OR OMISSION							
FAIL TO ASCERTAIN DEADLINE CORRECTLY	16	7	2.20	\$14,214	\$99,500	0.30	\$1,153
OTHER	12	2	0.63	\$1,600,276	\$3,200,552	9.73	\$152,699
INADEQUATE INVESTIGATION	11	1	0.31	\$8,892	\$8,892	0.03	\$2,054
PLANNING OR STRETEGY ERROR	9	2	0.63	\$123,250	\$246,500	0.75	\$5,100
CONFLICT OF INTEREST	7	2	0.63	\$40,000	\$80,000	0.24	\$11,461
FAILURE TO CALENDAR PROPERLY	6	1	0.31	\$45,000	\$45,000	0.14	\$376
PROCRASTINATION OR LACK OF FOLLOW-UP	6	3	0.94	\$17,117	\$51,350	0.16	\$2,436
FAIL TO ANTICIPATE TAX CONSEQUENCES	6	1	0.31	\$51,768	\$51,768	0.16	\$24,110
FAIL TO KNOW OR PROPERLY APPLY THE LAW	6	2	0.63	\$6,000	\$12,000	0.04	\$4,504
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	5	1	0.31	\$22,000	\$22,000	0.07	\$804
FAIL TO OBTAIN CLIENTS CONSENT	5	1	0.31	\$195,000	\$195,000	0.59	\$6,422
IMPROPER WITHDRAWAL FROM REPRESENTATION	5	1	0.31	\$17,000	\$17,000	0.05	\$4,190
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	5	0	0	0	\$0	0.00	\$1,874
ERROR IN PUBLIC RECORD SEARCH	4	1	0.31	\$18,000	\$18,000	0.05	\$0
FAILURE TO REACT TO CALENDAR	2	0	0	0	\$0	0.00	\$435
CLERICAL ERROR	2	0	0	0	\$0	0.00	\$0
LIBEL OR SLANDER	2	0	0	0	\$0	0.00	\$2,911
VIOLATION OF CIVIL RIGHTS	2	0	0	0	\$0	0.00	\$973
FRAUD	2	0	0	0	\$0	0.00	\$15,479
NOT SPECIFIED	1	0	0	0	\$0	0.00	\$0
TOTAL	114	25	7.86	\$161,902	\$4,047,562	12.30	\$20,124

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLOSED	PAID (CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
ERROR OR OMISSION							
FAIL TO KNOW OR PROPERLY APPLY THE LAW	16	3	0.94	\$70,083	\$210,250	0.64	\$3,204
VIOLATION OF CIVIL RIGHTS	12	0	0	0	\$0	0.00	\$412
INADEQUATE INVESTIGATION	10	2	0.63	\$13,072	\$26,143	0.08	\$3,306
PROCRASTINATION OR LACK OF FOLLOW-UP	9	0	0	0	\$0	0.00	\$1,068
FRAUD	9	0	0	0	\$0	0.00	\$15,548
FAIL TO ASCERTAIN DEADLINE CORRECTLY	7	3	0.94	\$9,000	\$27,000	0.08	\$1,024
FAILURE TO CALENDAR PROPERLY	6	2	0.63	\$9,000	\$18,000	0.05	\$1,134
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	6	0	0	0	\$0	0.00	\$907
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	6	0	0	0	\$0	0.00	\$1,755
IMPROPER WITHDRAWAL FROM REPRESENTATION	5	0	0	0	\$0	0.00	\$630
FAIL TO ANTICIPATE TAX CONSEQUENCES	4	1	0.31	\$49,000	\$49,000	0.15	\$2,573
FAIL TO OBTAIN CLIENTS CONSENT	4	0	0	0	\$0	0.00	\$375
OTHER	4	2	0.63	\$33,500	\$67,000	0.20	\$0
ERROR IN PUBLIC RECORD SEARCH	3	0	0	0	\$0	0.00	\$13,246
LOST FILE, DOCUMENT OR EVIDENCE	2	1	0.31	\$29,000	\$29,000	0.09	\$0
PLANNING OR STRETEGY ERROR	2	0	0	0	\$ 0	0.00	\$18,999
CONFLICT OF INTEREST	2	0	0	0	\$0	0.00	\$0
LIBEL OR SLANDER	2	1	0.31	\$2,000	\$2,000	0.01	\$11,647
FAILURE TO REACT TO CALENDAR	1	0	0	0	\$0	0.00	\$0
TOTAL	110	15	4.72	\$28,560	\$428,393	1.30	\$3,497

	ALL CLOSED		AVERAGE			LOSS EXPENSE	
	CLOSED	PAID	CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
ERROR OR OMISSION							
FAIL TO ASCERTAIN DEADLINE CORRECTLY	11	3	0.94	\$35,242	\$105,727	0.32	\$609
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	9	1	0.31	\$2,500	\$2,500	0.01	\$1,380
OTHER	7	1	0.31	\$1,500	\$1,500	0.00	\$921
FRAUD	6	0	0	0	\$0	0.00	\$4,374
FAIL TO KNOW OR PROPERLY APPLY THE LAW	5	0	0	0	\$0	0.00	\$7,222
INADEQUATE INVESTIGATION	4	0	0	0	\$0	0.00	\$185
VIOLATION OF CIVIL RIGHTS	4	0	0	0	\$0	0.00	\$750
FAIL TO OBTAIN CLIENTS CONSENT	3	0	0	0	\$0	0.00	\$1,169
LIBEL OR SLANDER	3	0	0	0	\$0	0.00	\$2,043
CLERICAL ERROR	2	1	0.31	\$3,500	\$3,500	0.01	\$65
PLANNING OR STRETEGY ERROR	2	0	0	0	\$0	0.00	\$693
NOT SPECIFIED	1	1	0.31	\$55,000	\$55,000	0.17	\$46,254
FAILURE TO REACT TO CALENDAR	1	0	0	0	\$0	0.00	\$0
PROCRASTINATION OR LACK OF FOLLOW-UP	1	0	0	0	\$0	0.00	\$1,976
ERROR IN MATHEMATICAL CALCULATION	1	1	0.31	\$1,875	\$1,875	0.01	\$7,563
ERROR IN PUBLIC RECORD SEARCH	1	0	0	0	\$0	0.00	\$1,383
FAIL TO ANTICIPATE TAX CONSEQUENCES	1	0	0	0	\$0	0.00	\$577
IMPROPER WITHDRAWAL FROM REPRESENTATION	1	0	0	0	\$0	0.00	\$0
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	1	0	0	0	\$ 0	0.00	\$2,413
TOTAL	64	8	2.52	\$21,263	\$170,102	0.52	\$2,547

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLOSED	PAID (CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
ERROR OR OMISSION							
FAIL TO ASCERTAIN DEADLINE CORRECTLY	3	1	0.31	\$2,547	\$2,547	0.01	\$5,556
PLANNING OR STRETEGY ERROR	3	1	0.31	\$26,000	\$26,000	0.08	\$237
FAIL TO KNOW OR PROPERLY APPLY THE LAW	3	2	0.63	\$59,149	\$118,297	0.36	\$23,931
FAIL TO FOLLOW CLIENTS INSTRUCTIONS	3	0	0	0	\$0	0.00	\$290
FRAUD	3	1	0.31	\$100,000	\$100,000	0.30	\$27,531
OTHER	3	0	0	0	\$0	0.00	\$7,587
FAIL TO FILE DOCUMENTS WITH NO DEADLINE	2	1	0.31	\$80,000	\$80,000	0.24	\$3,336
PROCRASTINATION OR LACK OF FOLLOW-UP	2	0	0	0	\$0	0.00	\$169
INADEQUATE INVESTIGATION	1	0	0	0	\$0	0.00	\$0
FAIL TO ANTICIPATE TAX CONSEQUENCES	1	0	0	0	\$0	0.00	\$671
FAIL TO OBTAIN CLIENTS CONSENT	1	0	0	0	\$0	0.00	\$0
IMPROPER WITHDRAWAL FROM REPRESENTATION	1	0	0	0	\$0	0.00	\$0
VIOLATION OF CIVIL RIGHTS	1	0	0	0	\$0	0.00	\$2,511
TOTAL	27	6	1.89	\$54,474	\$326,844	0.99	\$7,614

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLAIMS	PAID (CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
ERROR OR OMISSION							
FAIL TO KNOW OR PROPERLY APPLY THE LAW	4	1	0.31	\$135,988	\$135,988	0.41	\$472
MALICIOUS PROSECUTION OR ABUSE OF PROCESS	2	0	0	0	\$0	0.00	\$0
FAILURE TO REACT TO CALENDAR	1	1	0.31	\$13,000	\$13,000	0.04	\$5,500
FAIL TO ASCERTAIN DEADLINE CORRECTLY	1	0	0	0	\$0	0.00	\$803
PROCRASTINATION OR LACK OF FOLLOW-UP	1	1	0.31	\$26,000	\$26,000	0.08	\$1,539
INADEQUATE INVESTIGATION	1	1	0.31	\$22,000	\$22,000	0.07	\$0
CONFLICT OF INTEREST	1	0	0	0	\$0	0.00	\$9,704
FRAUD	1	0	0	0	\$0	0.00	\$0
OTHER	1	1	0.31	\$3,000	\$3,000	0.01	\$293
TOTAL	13	5	1.57	\$39,998	\$199,988	0.61	\$1,518

INDEMNITY ANALYSIS BY CLAIM DISPOSITION

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	ALL			AVERAGE			LOSS EXPENSE
	CLOSED CLAIMS	•		INDEMNITY PAID PER PAID CLAIM	TOTAL INDI	EMNITY	AVERAGE PAID
·	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
CLAIM DISPOSITION							
BEFORE FILING SUIT OR DEMANDING HEARING	485	138	43.40	\$68,776	\$9,491,122	28.85	\$2,429
BEFORE TRIAL OR HEARING	455	145	45.60	\$108,306	\$15,704,420	47.73	\$21,990
CLAIM OR SUIT ABANDONED	389	4	1.26	\$203,750	\$814,998	2.48	\$1,894
AFTER JUDGMENT, BEFORE APPEAL	67	5	1.57	\$91,816	\$459,078	1.40	\$7,359
AFTER APPEAL	32	7	2.20	\$569,371	\$3,985,597	12.11	\$66,640
DURING TRIAL OR HEARING	27	7	2.20	\$172,786	\$1,209,500	3.68	\$13,707
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	19	2	0.63	\$97,531	\$195,061	0.59	\$12,180
NOT SPECIFIED	14	6	1.89	\$61,000	\$366,000	1.11	\$7,881
DURING APPEAL	7	4	1.26	\$168,666	\$674,663	2.05	\$67,992
TOTAL	1,495	318	100.00	\$103,460	\$32,900,439	100.00	\$10,524

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	ALL CLOSED		AVERAGE INDEMNITY PAID			LOSS EXPENSE	
	CLOSED	- 1		PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
BEFORE FILING SUIT OR DEMANDING HEARING	132	35	11.01	\$40,128	\$1,404,469	4.27	\$1,769
BEFORE TRIAL OR HEARING	106	32	10.06	\$140,041	\$4,481,322	13.62	\$11,600
CLAIM OR SUIT ABANDONED	56	0	0	0	\$0	0.00	\$851
DURING TRIAL OR HEARING	8	3	0.94	\$129,333	\$388,000	1.18	\$17,653
AFTER APPEAL	6	0	0	0	\$0	0.00	\$11,921
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	4	0	0	0	\$0	0.00	\$3,223
AFTER JUDGMENT, BEFORE APPEAL	4	1	0.31	\$335,000	\$335,000	1.02	\$25,147
DURING APPEAL	1	0	0	0	\$0	0.00	\$3,223
TOTAL	317	71	22.33	\$93,082	\$6,608,791	20.09	\$5,805

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
BEFORE FILING SUIT OR DEMANDING HEARING	107	30	9.43	\$44,413	\$1,332,403	4.05	\$4,458
BEFORE TRIAL OR HEARING	72	21	6.60	\$200,247	\$4,205,185	12.78	\$18,974
CLAIM OR SUIT ABANDONED	58	0	0	0	\$0	0.00	\$1,191
DURING TRIAL OR HEARING	4	1	0.31	\$45,000	\$45,000	0.14	\$9,636
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	2	0	0	0	\$0	0.00	\$59,336
DURING APPEAL	2	2	0.63	\$46,332	\$92,663	0.28	\$7,429
AFTER JUDGMENT, BEFORE APPEAL	1	0	0	0	\$0	0.00	\$74,810
AFTER APPEAL	1	0	0	0	\$0	0.00	\$25,000
TOTAL	247	54	16.98	\$105,097	\$5,675,251	17.25	\$8,843

	ALL CLOSED		AVERAGE			LOSS EXPENSE	
	CLOSED	PAID CLAIMS		INDEMNITY PAID PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
BEFORE FILING SUIT OR DEMANDING HEARING	83	20	6.29	\$65,280	\$1,305,595	3.97	\$1,076
BEFORE TRIAL OR HEARING	72	14	4.40	\$50,849	\$711,887	2.16	\$10,632
CLAIM OR SUIT ABANDONED	56	0	0	0	\$0	0.00	\$449
AFTER APPEAL	12	7	2.20	\$569,371	\$3,985,597	12.11	\$153,672
DURING TRIAL OR HEARING	5	2	0.63	\$368,250	\$736,500	2.24	\$19,524
TOTAL	228	43	13.52	\$156,734	\$6,739,579	20.48	\$12,376

			AVERAGE			LOSS EXPENSE	
			CLAIMS	INDEMNITY PAID PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
CLAIM DISPOSITION							
BEFORE TRIAL OR HEARING	78	33	10.38	\$54,455	\$1,797,030	5.46	\$47,629
BEFORE FILING SUIT OR DEMANDING HEARING	59	19	5.97	\$150,759	\$2,864,425	8.71	\$2,619
CLAIM OR SUIT ABANDONED	55	1	0.31	\$750,000	\$750,000	2.28	\$5,503
AFTER JUDGMENT, BEFORE APPEAL	6	1	0.31	\$21,240	\$21,240	0.06	\$16,944
AFTER APPEAL	5	0	0	0	\$0	0.00	\$18,558
DURING TRIAL OR HEARING	3	0	0	0	\$0	0.00	\$16,275
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	3	1	0.31	\$61	\$61	0.00	\$8,294
DURING APPEAL	2	2	0.63	\$291,000	\$582,000	1.77	\$88,321
TOTAL	211	57	17.92	\$105,522	\$6,014,756	18.28	\$21,882

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLOSED	PAID	CLAIMS	PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID
	NUMBER NUMBER PERCENT NUMBER PER		PERCENT	PER ALL CLOSED CLAIMS			
CLAIM DISPOSITION							
CLAIM OR SUIT ABANDONED	60	3	0.94	\$21,666	\$64,998	0.20	\$3,377
BEFORE TRIAL OR HEARING	40	18	5.66	\$29,295	\$527,314	1.60	\$13,365
BEFORE FILING SUIT OR DEMANDING HEARING	34	10	3.14	\$204,975	\$2,049,750	6.23	\$1,232
AFTER JUDGMENT, BEFORE APPEAL	20	2	0.63	\$3,556	\$7,111	0.02	\$3,442
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	5	0	0	0	\$0	0.00	\$784
DURING TRIAL OR HEARING	2	1	0.31	\$40,000	\$40,000	0.12	\$6,104
AFTER APPEAL	2	0	0	0	\$0	0.00	\$31,576
DURING APPEAL	1	0	0	0	\$0	0.00	\$276,121
TOTAL	164	34	10.69	\$79,093	\$2,689,173	8.17	\$7,338

MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL	i		AVERAGE	TOTAL INDEMNITY		LOSS EXPENSE
	CLOSED CLAIMS	PAID	CLAIMS	PER PAID CLAIM			AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
CLAIM OR SUIT ABANDONED	36	. 0	0	0	\$0	0.00	\$1,823
BEFORE FILING SUIT OR DEMANDING HEARING	27	9	2.83	\$13,582	\$122,242	0.37	\$309
BEFORE TRIAL OR HEARING	23	12	3.77	\$300,068	\$3,600,820	10.94	\$88,209
AFTER JUDGMENT, BEFORE APPEAL	19	0	0	О	\$0	0.00	\$6,218
NOT SPECIFIED	4	3	0.94	\$43,167	\$129,500	0.39	\$8,221
DURING TRIAL OR HEARING	2	0	0	0	\$0	0.00	\$6,975
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	2	1	0.31	\$195,000	\$195,000	0.59	\$13,198
AFTER APPEAL	1	ο	0	0	\$0	0.00	\$0
TOTAL	114	25	7.86	\$161,902	\$4,047,562	12.30	\$20,124

	ALL			AVERAGE	TOTAL INDEMNITY		LOSS EXPENSE
	CLOSED CLAIMS	PAID	CLAIMS	INDEMNITY PAID PER PAID CLAIM			AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
CLAIM OR SUIT ABANDONED	38	0	0	0	\$0	0.00	\$397
BEFORE TRIAL OR HEARING	29	8	2.52	\$18,580	\$148,643	0.45	\$3,671
BEFORE FILING SUIT OR DEMANDING HEARING	24	6	1.89	\$16,792	\$100,750	0.31	\$6,886
AFTER JUDGMENT, BEFORE APPEAL	11	0	0	0	\$0	0.00	\$1,184
DURING TRIAL OR HEARING	3	0	0	0	\$ 0	0.00	\$5,907
NOT SPECIFIED	2	1	0.31	\$179,000	\$179,000	0.54	\$6,498
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	2	0	0	0	\$0	0.00	\$18,999
AFTER APPEAL	1	0	0	0	\$0	0.00	\$16,159
TOTAL	110	15	4.72	\$28,560	\$428,393	1.30	\$3,497

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MISSOURI DEPARTMENT OF INSURANCE LEGAL MALPRACTICE INSURANCE INDEMNITY ANALYSIS

	ALL CLOSED			AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLAIMS			PER PAID CLAIM	TOTAL IND	EMNITY	AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
BEFORE TRIAL OR HEARING	22	3	0.94	\$1,958	\$5,875	0.02	\$3,268
CLAIM OR SUIT ABANDONED	21	0	0	0	\$0	0.00	\$296
NOT SPECIFIED	8	2	0.63	\$28,750	\$57,500	0.17	\$8,056
BEFORE FILING SUIT OR DEMANDING HEARING	6	2	0.63	\$5,500	\$11,000	0.03	\$22
AFTER JUDGMENT, BEFORE APPEAL	5	1	0.31	\$95,727	\$95,727	0.29	\$989
DURING APPEAL	1	0	0	0	\$0	0.00	\$5,098
AFTER APPEAL	1	0	0	0	\$0	0.00	\$10,261
TOTAL	64	8	2.52	\$21,263	\$170,102	0.52	\$2,547

	ALL CLOSED			AVERAGE INDEMNITY PAID	TOTAL INDEMNITY		LOSS EXPENSE
	CLAIMS	PAID	CLAIMS	PER PAID CLAIM			AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
CLAIM DISPOSITION							
CLAIM OR SUIT ABANDONED	8	0	0	0	\$0	0.00	\$235
BEFORE FILING SUIT OR DEMANDING HEARING	7	3	0.94	\$37,833	\$113,500	0.34	\$623
BEFORE TRIAL OR HEARING	7	3	0.94	\$71,115	\$213,344	0.65	\$24,582
AFTER APPEAL	3	0	0	0	\$0	0.00	\$3,178
AFTER TRIAL OR HEARING, BEFORE JUDGMENT	1	0	0	0	\$0	0.00	\$6,672
AFTER JUDGMENT, BEFORE APPEAL	1	0	0	0	\$0	0.00	\$11,063
TOTAL	27	6	1.89	\$54,474	\$326,844	0.99	\$7,614

	ALL	LOSED		AVERAGE INDEMNITY PAID			LOSS EXPENSE
	CLOSED			PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS
CLAIM DISPOSITION							
BEFORE FILING SUIT OR DEMANDING HEARING	6	4	1.26	\$46,747	\$186,988	0.57	\$620
BEFORE TRIAL OR HEARING	6	1	0.31	\$13,000	\$13,000	0.04	\$2,534
CLAIM OR SUIT ABANDONED	1	0	0	0	\$0	0.00	\$803
TOTAL	13	5	1.57	\$39,998	\$199,988	0.61	\$1,518

INDEMNITY ANALYSIS BY YEARS ADMITTED TO PRACTICE

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	ALL CLOSED I		AVERAGE INDEMNITY PAID			LOSS EXPENSE	
	CLOSED			PER PAID CLAIM	TOTAL INDEMNITY		AVERAGE PAID PER ALL CLOSED
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	CLAIMS
YEARS ADMITTED TO PRACTICE							
OVER 10 YEARS	1,101	235	73.90	\$121,852	\$28,635,332	87.04	\$12,333
4 TO 10 YEARS	325	76	23.90	\$53,566	\$4,070,996	12.37	\$5,848
UNDER 4 YEARS	69	7	2.20	\$27,730	\$194,111	0.59	\$3,681
TOTAL	1,495	318	100.00	\$103,460	\$32,900,439	100.00	\$10,524

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INDEMNITY ANALYSIS BY INSURED/CLAIMANT RELATIONSHIP

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	ALL CLOSED CLAIMS	CLOSED		AVERAGE INDEMNITY PAID PER PAID CLAIM TOTAL INDE		EMNITY	LOSS EXPENSE AVERAGE PAID	
	NUMBER	NUMBER	PERCENT	NUMBER	NUMBER	PERCENT	PER ALL CLOSED CLAIMS	
INSURED'S RELATIONSHIP TO THE CLAIMANT								
CLIENT OTHER THAN ABOVE	1,058	263	82.70	\$75,764	\$19,925,919	60.56	\$5,804	
NON-CLIENT	417	53	16.67	\$244,378	\$12,952,020	39.37	\$22,539	
MEMBER PRE-PAID LEGAL PLAN	13	2	0.63	\$11,250	\$22,500	0.07	\$14,857	
FREE LEGAL SERVICE	7	, 0	0	0	\$0	0.00	\$84	
TOTAL	1,495	318	100.00	\$103,460	\$32,900,439	100.00	\$10,524	

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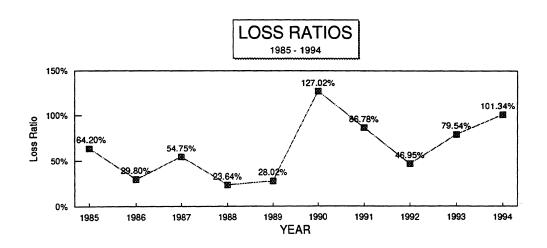
MISSOURI DEPARTMENT OF INSURANCE PAGE 14 SUPPLEMENT LEGAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

1994 EXPERIENCE

NAIC Company Code	Company Name	Market Share	Written Premium	Earned Premium	Incurred Losses	Loss Ratio
29513	The Bar Plan Mutual Insurance Company	74.701%	12,317,636	12,279,865	7,072,897	57.60%
19380	American Home Assurance Company	9.851%	1,624,304	1,554,336	257,582	16.57%
19445	National Union Fire ins Co of Pittsburg	5.066%	835,367	172,557	(333,295)	-193.15%
24767	St Paul Fire & Marine Insurance Company	4.293%	707,924	920,549	2,283,472	248.06%
20443	Continental Casualty Company	3.810%	628,257	371,828	5,995,370	1612.40%
26344	Agricultural Insurance Company	1.681%	277,184	249,628	534,962	214.30%
10037	Interlex Insurance Company	0.585%	96,387	7,132	0	0.00%
36781	VASA North Atlantic Insurance Company	0.013%	2,116	98,361	52,950	53.83%
	Total		16,489,175	15,654,256	15,863,938	101.34%

NINE YEAR SUMMARY

	Written	Earned	Incurred	Loss
Year	Premium	Premium	Losses	Ratio
1985	1,119,010	1,093,277	701,846	64.20%
1986	5,907,114	1,200,442	357,699	29.80%
1987	9,260,469	1,391,682	761,906	54.75%
1988	11,516,685	10,804,382	2,553,682	23.64%
1989	13,470,027	13,141,708	3,682,919	28.02%
1990	13,328,666	12,830,301	16,296,819	127.02%
1991	12,851,244	12,030,069	10,439,781	86.78%
1992	12,855,840	12,776,523	5,998,657	46.95%
1993	12,862,384	13,214,324	10,510,114	79.54%
1994	16,489,175	15,654,256	15,863,938	101.34%
9-Year Total	109,660,614	94,136,964	67,167,361	71.35%



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